

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ESMERELDA TURNER

Debtor(s)

Case No. 15-34658

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/12/2015.
- 2) The plan was confirmed on 01/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/25/2016.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$3,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$141.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$141.00**

Attorney fees paid and disclosed by debtor: \$440.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAP MANAGEMENT	Unsecured	267.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAROL WRIGHT	Unsecured	110.00	NA	NA	0.00	0.00
CASTLE ROCK HOMEOWNERS ASSO	Secured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	740.00	740.43	740.43	0.00	0.00
CITIFINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
FRANKLIN FIN	Unsecured	0.00	NA	NA	0.00	0.00
GINNYS	Unsecured	90.00	234.30	234.30	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HUNTER WARFIELD	Unsecured	257.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	199.00	299.96	299.96	0.00	0.00
LINCOLN HERITAGE	Unsecured	180.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	0.00	332.26	332.26	0.00	0.00
MASSEYS	Unsecured	NA	497.00	497.00	0.00	0.00
MERRICK BANK	Unsecured	679.00	503.12	503.12	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	1,966.00	1,570.00	1,570.00	0.00	0.00
OLIVER ADJUSTMENT CO INC	Unsecured	130.00	NA	NA	0.00	0.00
PREMIER CDL TRAINING	Unsecured	7,159.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SPEEDY LOAN	Unsecured	300.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	234.00	493.18	493.18	0.00	0.00
ST MARYS HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00
TD AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Unsecured	1,567.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Secured	21,750.00	27,545.37	27,545.37	2,629.24	229.76
US BANK	Unsecured	0.00	NA	NA	0.00	0.00
US DEPART OF HUD	Secured	NA	10,961.00	10,961.00	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	NA	4,800.94	4,800.94	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	2,737.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	2,402.42	2,402.42	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK NA	Secured	96,859.00	97,929.45	97,929.45	0.00	0.00
WFS FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
WISCONSIN ELECTRIC POWER CO	Unsecured	241.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$108,890.45	\$0.00	\$0.00
Mortgage Arrearage	\$2,402.42	\$0.00	\$0.00
Debt Secured by Vehicle	\$27,545.37	\$2,629.24	\$229.76
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$138,838.24</b>	<b>\$2,629.24</b>	<b>\$229.76</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$9,471.19</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$141.00</u>
Disbursements to Creditors	<u>\$2,859.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$3,000.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/30/2016

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.